

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Doris Wilson Campbell

S.S. No.: xxx-xx-4603

Mailing Address: 31 Porchlight Court, Durham, NC 27707-

Case No. 11-80501

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on March 25, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 14, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 1/25/11

Lastname-SS#: Campbell-4603

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Verizon Wireless		Cell Phone

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
	Chase	1	\$10,964	**
	Suntrust	1	\$274	**
	Talis Mgmt (HOA)	1	\$610	**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Chase	1	\$1,218	N/A	n/a	\$1,218.00	House and Land
	Suntrust	1	\$137	N/A	n/a	\$137.00	House and Land
	Talis Mgmt (HOA)	1	\$50	N/A	n/a	\$50.00	House and Land
				N/A	n/a		

STD - SECURED DEBTS *at* FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	FIA Cards	1	\$0	5.00	\$0	\$0.00	Judgment Lien
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS *at* 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount	
Law Offices of John T. Orcutt, P.C.		\$2,800	
SECURED TAXES		Secured Amt	
IRS Tax Liens			
Real Property Taxes on Retained Realty			
UNSECURED PRIORITY DEBTS		Amount	
IRS Taxes			
State Taxes			
Personal Property Taxes			
Alimony or Child Support Arrearage			
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)			
GENERAL NON-PRIORITY UNSECURED		Amount**	
	DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,765** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **5.50** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

FIA Card Services**
Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Chase **
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Chase Mortgage
Post Office Box 24696
Columbus, OH 43224-0696

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Lawn Maintenance Service
c/o Emiliano Ramirez S.
1221 Landon Street
Durham, NC 27703

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Citibank
Customer Service
Box 6500
Sioux Falls, SD 57117

Lee Air Conditioner's Inc.
PO Box 2895
Durham, NC 27715-2895

Experian
P.O. Box 2002
Allen, TX 75013-2002

Citibank,
PO Box 92350
Albuquerque, NM 87199

North Carolina Department of Rev
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

North Carolina Speciality Hospital
P.O. Box 15819
Durham, NC 27704-5819

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

FIA Bankcard Services
f/k/a Bank of America
Post Office Box 15026
Wilmington, DE 19850-5026

Regional Anesthesia, PLLC
Post Office Box 15609
Durham, NC 27704-0609

Smith Debnam Narron Drake Saintsing
& Myers, L.L.P
P.O. Box 26268
Raleigh, NC 27611

Suntrust
Attn: Managing Agent
PO Box 305053
Baltimore, MD 21279-1144

Talis Management **
Post Office Box 99149
Raleigh, NC 27624

Trustee Services of Carolina, LLC.
c/o Brock & Scott, PLLC
5431 Oleander Drive
Wilmington, NC 28403

United Recovery Systems, LP**
PO Box 722929
Houston, TX 77272-2929

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858